

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF NORTH CAROLINA
CHARLOTTE DIVISION

In re:)	Case No. 14-32036
)	
GENE E. SMITH)	Chapter 13
Debtor(s))	

DETAILS OF CHAPTER 13 PLAN
FOR CASES FILED ON OR AFTER MARCH 1, 2013

The following information supplements and details the specific provisions of the debtors(s) plan, are incorporated therein, and should be read together with the attached Chapter13 plan.

APPLICABLE MOTIONS

Check the motions applicable to this plan.

- (X) Motion to Value Liens Includes Valuation of Property Securing A Claim
() Motion to Value Liens Includes Valuation of Property Securing A Claim in an Amount Less than the Amount of the Claim
() Motion to Avoid Liens §522(f)
() Motion to Assume Executory Contracts(s) and Unexpired Leases
() Motion to Reject Executory Contract(s) and Unexpired Leases
() No Motions Applicable to this Plan

PLAN PAYMENTS; ADMINISTRATIVE COSTS

1. a. The plan proposes to pay \$ 1,503.00 per month for 60 months (est. Payout to unsecureds ____%)
OR for ____% payout to unsecureds.
- b. If applicable, the plan will also be funded by: _____
- c. The attorney for the debtor(s) has received \$400.00 of the total base attorney fee of \$3,900.00

CLASSIFICATION AND TREATMENT OF CLAIMS

2. Secured Claims

a.. Treatment of Secured Claims [using treatment terms shown in ¶ 4a of the Plan attached]:

Creditor	Collateral	Value of Coll.	Claim amt.	Treatment	Int. rate(numeric)
1. Ocwen Loan	House & lot*	\$146,100.00	\$135,236.00	Conduit	
2. NC Foreclosure Prevention	House & lot*	146,100.00	\$19,000.00	Direct	
2. Asset Venture	House & lot*	\$146,100.00	\$45,000.00	Avoidance	
3. IRS	House & lot*	\$146,100.00	\$15,977.00	As Valued	5.25%
4. IRS	House & lot*	\$146,100.00	\$5,309.00	As Valued	5.25%
5. NC Dep of Rev	House & lot*	\$146,100.00	\$1,661.00	As Valued	5.25%

*House & lot located @ 12238 Wallace Ridge Drive, Charlotte, NC 28269

b. Monthly Conduit Payment

Creditor	Monthly conduit payment
1. Ocwen Loan Servicing	\$909.17

c. Pre-petition arrearages, if any to be paid through the Chapter 13 Trustee:

Creditor	Collateral	Pre-petition arrearage
1.		
d. Pay Interest on Mortgage arrears? Yes _____ No <u>X</u> If yes, interest rate: _____%		
e. Insurance information for secured claims (real property or motor vehicles)		
<u>Collateral</u>	<u>Insurance Agent and Address</u>	<u>Vehicle Mileage</u> <u>VIN.</u>
1. House & lot* Geico Insurance		

3. **Priority Claims**

- a. Section 507(a)(2-10) Priority Claims other than DSO's [X] None **OR**

<u>Name</u>	<u>Claim Amount</u>
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- b. Domestic Support Obligations ("DSOs") [X] None OR

<u>Name of Holder</u>	<u>Address (incl. City, state, zip code)</u>	<u>Telephone</u>	<u>Amt. of Any Pre-Petition Arrearage</u>
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4. **Special Terms**

- a. [] None
- b. Brief Comment Explaining Direct Payment Treatment for Secured Claims under Paragraph 2(a)
- c. Special Treatment of Unsecured Claims and Explanation of Treatment
- d. Other Special Terms: **Debtor proposes direct payment to NC Foreclosure Prevention because under the term of the agreement, debtor is not required to pay the obligation as long as he remains in the property.**

5. **Plan Motions**

- (a) Section 522(f) Personal Property and Household Goods Lien Avoidance:

Creditor	Acct. # Last 4 Digits	Debt Amount	Description of Property
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- (b) Section 522(f) Judicial Lien Avoidance

Creditor	Judgment Bk & Pg	Registry	Judgment Date	Judgment Lien Amt.
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Real property to which the lien attaches:

Value of debtor(s) **equity** in this real property **before judgment** is: \$

Amount of exemption **available to** claim in the real property: \$

- (c) Assumption or Rejection of Executory Contracts and Unexpired Leases

Creditor	Assume or Reject	Amt. of Arrears in Plan	# of Months To Cure
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[YOU MAY DELETE SECTIONS OF THIS PLAN DETAIL FORM THAT ARE NOT APPLICABLE TO THE DEBTOR(S) PLAN]